Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	2042484	(mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration)	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND .	ON	2007/12/19 14:18
S2	57621	(mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or installment or render\$3 or remuneration or renumeration) and (service adj provider)	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 14:18
S3	1644188	(risk or riskiness or volatilit\$4 or uncertain\$4 or loss\$2 or danger or unpredicabilit\$5 or fluctuat\$5 or liability or liabilities\$3) and (reduc\$4 or conserve or conserving or conserved or conservation or save or saving or saved or curtail\$3 or cut\$3 adj (down or back) or decreas\$3 or preserv\$3)	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:07
S4	16725	(risk or riskiness or volatilit\$4 or uncertain\$4 or loss\$2 or danger or unpredicabilit\$5 or fluctuat\$5 or liability or liabilities\$3) and (reduc\$4 or conserve or conserving or conserved or conservation or save or saving or saved or curtail\$3 or cut\$3 adj (down or back) or decreas\$3 or preserv\$3) and ((financial or economic or income or performance or cashflow or cash adj flow or profit\$ or loss\$2 or sales or monetary) adj loss)	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:09
S5	148303	(funds or money or cash) or (collateral or cosigner)and (deposit adj account\$2) and (electronic near debit\$3 or assess\$4 or take or taken or charg\$3 adj against or payout or pay\$3 adj out or withdraw\$3 or remov\$2 or subtract\$3)	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON .	2007/12/19 14:29

12/20/2007 7:36:49 PM C:\Documents and Settings\Janderson3\My Documents\EAST\Workspaces\application27.wsp Page 1

S6 ·	194425	electronic and (debit\$3 or assess\$5 or take or taken or charg\$3 adj against or payout or pay\$3 adj out or withdraw\$3 or remov\$2 or subtract\$3)and (authenti\$6, confirm\$5, substantiat\$3, valid\$5 or identif\$7 or phras or code or entitl\$5 or recogni\$4 or access\$3) AND (request\$3)	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 14:38
S7	8094	(risk or riskiness or volatilit\$4 or uncertain\$4 or loss\$2 or danger or unpredicabilit\$5 or fluctuat\$5 or liability or liabilities\$3) and (reduc\$4 or conserve or conserving or conserved or conservation or save or saving or saved or curtail\$3 or cut\$3 adj (down or back) or decreas\$3 or preserv\$3) and (protect\$4 and low\$3 adj cost and short\$3 adj time)	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 14:43
S8	62706	(mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) and predetermin\$3 adj (amount\$2 or cash or deposit\$2 or transfer\$2) and (regular or routine or set or schedule) and (time or interval\$2)	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 14:50
S9	51	(identify or recognize or verify) near (payor or payee) and ((financial or business) near institution\$2) and (mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or installment or render\$3 or remuneration or renumeration) near provider\$2	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 14:57
S10	99	S2 AND S4 AND S5 AND S6 AND S7 AND S8 OR S9	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 15:42
S11	94	S2 AND S4 AND S5 AND S6 AND S7 AND S8 OR S9 AND (@AD<"20030801" OR @RLAD<"20030801")	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:27

S12	5	S10 NOT S11	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 15:48
S13	2131	(risk or riskiness or volatilit\$4 or uncertain\$4 or loss\$2 or danger or unpredicabilit\$5 or fluctuat\$5 or liability or liabilities\$3) and (reduc\$4 or conserve or conserving or conserved or conservation or save or saving or saved or curtail\$3 or cut\$3 adj (down or back) or decreas\$3 or preserv\$3) and (financial adj loss\$2)	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:07
S14	16862	(risk or riskiness or volatilit\$4 or uncertain\$4 or loss\$2 or danger or unpredicabilit\$5 or fluctuat\$5 or liability or liabilities\$3) and (reduc\$4 or conserve or conserving or conserved or conservation or save or saving or saved or curtail\$3 or cut\$3 adj (down or back) or decreas\$3 or preserv\$3) and ((financial or economic or income or performance or cashflow or cash adj flow or profit\$ or loss\$2 or sales or monetary) adj loss\$2)	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:23
S15	94	S2 AND S14 AND S5 AND S6 AND S7 AND S8 OR S9 AND (@AD<"20030801" OR @RLAD<"20030801")	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:13
S16	94	(S2 AND S14 AND S5 AND S6 AND S7 AND S8) OR S9 AND (@AD<"20030801" OR @RLAD<"20030801")	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:11
S17	0	S15 not S11	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:12
S18	1071	S2 AND S14 AND S5 AND S6 or S7 AND S8 OR S9 AND (@AD<"20030801" OR @RLAD<"20030801")	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:14
S19	113	S2 AND S14 AND S5 AND S6 and S8 or (S7 AND S9) AND (@AD<"20030801" OR @RLAD<"20030801")	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:17
S20	0	S2 AND S14 AND S5 AND S6 and S8 and (S7 AND S9) AND (@AD<"20030801" OR @RLAD<"20030801")	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:17

S21	41200	(S2 or S14 AND S5 AND S6 and S8 and S7 AND S9) AND (@AD<"20030801" OR @RLAD<"20030801")	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON .	2007/12/19 18:18
S22	569	(S2 and S14 or S5 AND S6 and S8 and S7 AND S9) AND (@AD<"20030801" OR @RLAD<"20030801")	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:18
S23	1199375	(risk or riskiness or volatilit\$4 or uncertain\$4 or loss\$2 or danger or unpredicabilit\$5 or fluctuat\$5 or liability or liabilities\$3) and (reduc\$4 or curtail\$3 or cut\$3 adj (down or back) or decreas\$3 or preserv\$3) and (financial or economic or income or performance or cashflow or cash adj flow or profit\$ or loss\$2 or monetary)	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:25
S24	203	S2 AND S23 AND S5 AND S6 AND S7 AND S8 OR S9 AND (@AD<"20030801" OR @RLAD<"20030801")	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:31
S25	109	S24 not S11	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/19 18:31
S26	5	10/285667	US-PGPUB; USPAT; DERWENT; IBM_TDB	AND	ON	2007/12/20 12:29